IN THE CLAIMS

1. (Currently Amended)   A method involving a presenter, a trusted party using a trusted party computer, and an acceptor for **enrolling said presenter and for** validating submitted profile data of said presenter during an on-line transaction, said method comprising:

receiving, by said trusted party via the trusted party computer during an enrollment process, profile data and enrollment data from said presenter, said trusted party being an issuer of an account to said presenter and said presenter having transmitted said profile data to said trusted party;

verifying, by said trusted party during said enrollment process using said enrollment data, the identity of said presenter and associating authentication data with said presenter;

communicating said authentication data between said trusted party and said presenter during said enrollment process, said authentication data being known only to said trusted party and to said presenter;

receiving said submitted profile data at said trusted party computer from said acceptor during said on-line transaction after said enrollment process, said submitted profile data being received by said acceptor from said presenter during said on-line transaction, **said submitted profile data being sent to said trusted party computer from said acceptor via a computer of said presenter;**

comparing said submitted profile data against said profile data stored by said trusted party;

receiving, at said trusted party computer, submitted authentication data from said presenter during said on-line transaction;

authenticating, by said trusted party computer, said presenter by comparing said submitted authentication data received from said presenter with said authentication data;

validating, by said trusted party, said submitted profile data using results of said comparing and results of said authenticating;

notifying said acceptor by said trusted party that said submitted profile data of said presenter is either authentic or erroneous, during said on-line transaction and in real time, whereby said trusted party validates said submitted profile data of said presenter for the benefit of said acceptor.

2. (Original)   A method as recited in claim 1 further comprising:

notifying said acceptor by said trusted party of the authenticity of said presenter, whereby said trusted party authenticates said presenter for the benefit of said acceptor.

3.   (Original)   A method as recited in claim 2 wherein said notifying operation further comprises:

notifying said acceptor that said presenter is authentic when said submitted authentication data received from said presenter matches said previously associated authentication data; and

notifying said acceptor that said submitted profile data is authentic when said submitted profile data matches said profile data.

4.   (Original)   A method as recited in claim 1 wherein the presenter communicates with said trusted party and with said acceptor over the Internet.

5.   (Original)   A method as recited in claim 4 wherein said trusted party and said acceptor also communicate over the Internet.

6.   (Original)   A method as recited in claim 3 wherein the notifying operation regarding the authenticity of said presenter provides a definitive answer as to whether the authenticity and the submitted profile data of said presenter are authentic or not.

7.   (Original)   A method as recited in claim 1 further comprising:

receiving and storing said authentication data from said presenter at said trusted party during said enrollment process, wherein said authentication data becomes associated with said presenter.

8.   (Cancelled)

9.   (Previously presented)   A method as recited in claim 1 further comprising:

correlating, by said trusted party, a program identity number with said profile data and said authentication data;

storing said program identity number by said trusted party; and

receiving, by said trusted party during said on-line transaction said program identity number from said acceptor.

10. (Original) A method as recited in claim 9 wherein said program identity number is an account number for a financial account of said presenter and wherein said trusted party is a financial institution that maintains said financial account.

11. (Original) A method as recited in claim 2, wherein prior to said trusted party receiving said authentication data, the method further comprising:
    initiating communications between said presenter and said acceptor;
    receiving said profile data, and a program identity number at said acceptor from said presenter.

12. (Original) A method as recited in claim 11 further comprising:
    querying said trusted party by said acceptor whether said presenter can be authenticated and whether said submitted profile data of said presenter can be validated by said trusted party.

13. (Original) A method as recited in claim 12 further comprising:
    querying said trusted party by said acceptor whether account data updating can be provided.

14. (Original) A method as recited in claim 12 wherein the querying operation is executed by transmitting a service enrollment request message from said acceptor to said trusted party via a directory server.

15. (Original) A method as recited in claim 14 wherein said service enrollment request message includes said program identity number originally provided to said acceptor from said presenter.

16. (Original) A method as recited in claim 12 further comprising:
    informing said acceptor by said trusted party whether said presenter can be authenticated and whether said profile data of said presenter can be validated by said trusted party.

17. (Original) A method as recited in claim 16 wherein the querying operation is executed by transmitting a service enrollment response message from said trusted party to said acceptor via a directory server.

18.   (Original)   A method as recited in claim 2 further comprising:

transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party authenticate said presenter and validate said submitted profile data of said presenter.

19.   (Cancelled)

20.   (Original)   A method as recited in claim 18 wherein said data authentication request message includes submitted profile data originally provided to said acceptor from said presenter.

21.   (Original)   A method as recited in claim 18 wherein both of said notifying operations are executed by transmitting a data authentication response message from said trusted party to said acceptor.

22.   (Cancelled)

23.   (cancelled)

24.   (Original)   A method as recited in claim 23 wherein the updated profile data contains account data.

25. (Currently Amended) An on-line data authentication system comprising:

a presenter computer of a presenter ~~arranged~~ **programmed** to submit enrollment data and profile data to a trusted party computer of a trusted party during an enrollment process, and with which is associated authentication data during said enrollment process, wherein said authentication data is communicated between said presenter computer and said trusted party computer during said enrollment process, said authentication data being known only to said trusted party and to said presenter, said trusted party being an issuer of an account to said presenter, and wherein said presenter computer **is** ~~being~~ further ~~arranged~~ **programmed** to submit profile data of said presenter to an acceptor computer during an online transaction;

said trusted party computer ~~arranged~~ **programmed** to receive said enrollment data and said profile data during said enrollment process, to verify the identity of said presenter during said enrollment process using said enrollment data, to receive said authentication data from said presenter computer**, to receive** ~~and~~ said submitted profile data from said acceptor computer during said on-line transaction **via said presenter computer**, to authenticate said authentication data and to validate said submitted profile data of said presenter during said on-line transaction and in real time;

said acceptor computer ~~arranged~~ **programmed** to conduct said on-line transaction with said presenter computer, to request of said trusted party to authenticate said presenter and to validate said submitted profile data of said presenter during said on-line transaction and in real-time; and

a directory server configured to determine the existence of said trusted party computer that is able to authenticate said presenter and to validate said profile data of said presenter during said on-line transaction and in real time.

26. (Previously presented) A system as recited in claim 25 wherein each of said acceptor computer and said trusted party computer are configured to communicate with said presenter computer via the Internet.

27. (Previously presented) A system as recited in claim 25 wherein the trusted party computer is configured to provide a definitive answer as to whether said presenter and said profile data are authentic or not authentic.

28. (Previously presented) A system as recited in claim 25 further comprising:

pre-designated authentication data previously submitted by said presenter, which is stored by said trusted party computer, wherein said trusted party computer authenticates said authentication data by comparing said authentication data against said pre-designated authentication data.

29.   (Currently Amended)   A system as recited in claim 28 further comprising:

a program identity number that is correlated to said pre-designated authentication data and said profile data, wherein said trusted party computer is ~~being~~ further ~~arranged~~ **programmed** to receive said program identity number from said acceptor computer during said on-line transaction.

30.   (Original)   A system as recited in claim 29 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.

31.   (Previously presented)   A system as recited in claim 25 further comprising:

a service enrollment request message that is transmitted from said acceptor computer to said trusted party computer via said directory server, said service enrollment request message containing a query to said directory server and trusted party computer as to whether said trusted party computer will be able to authenticate said presenter and validate said profile data of said presenter.

32.   (Previously presented)   A system as recited in claim 31 further comprising:

a service enrollment response message that is transmitted from said trusted party computer to said acceptor computer via said directory server, said service enrollment response message containing confirmation as to whether said trusted party computer will be able to authenticate said presenter and validate said profile data of said presenter.

33.   (Previously presented)   A system as recited in claim 25 further comprising:

a data authentication request message that is transmitted from said acceptor computer to said trusted party computer in order to request that said trusted party computer authenticate said presenter and validate said profile data of said presenter.

34. (Original) A system as recited in claim 33 wherein said data authentication request message includes said profile data of said presenter.

35. (Previously presented) A system as recited in claim 33 further comprising:

a data authentication response message that is transmitted from said trusted party computer to said acceptor computer, said data authentication response message including notification as to the authenticity of said presenter and the validity of said profile data of said presenter.

36. (Previously presented) A system as recited in claim 33 further comprising:

a data authentication response message that is transmitted from said trusted party computer to said acceptor computer, said data authentication response message including notification as to whether said profile data is accurate or contains errors.

37. (Currently Amended) A method involving a presenter, a trusted party using a trusted party computer, and an acceptor for **enrolling said presenter and for** providing profile data of said presenter during an on-line transaction, said method comprising:

receiving, by said trusted party via the trusted party computer during an enrollment process, profile data and enrollment data from said presenter, said trusted party being an issuer of an account to said presenter and said presenter having transmitted said profile data to said trusted party;

verifying, by said trusted party during said enrollment process using said enrollment data, the identity of said presenter and associating authentication data with said presenter;

communicating said authentication data between said trusted party and said presenter during said enrollment process, said authentication data being known only to said trusted party and to said presenter;

querying said trusted party by said acceptor for said trusted party to provide said profile data to said acceptor during said on-line transaction after said enrollment process;

receiving, at said trusted party computer, submitted authentication data from said presenter during said on-line transaction;

comparing, by said trusted party computer, said submitted authentication data against said authentication data previously associated with said presenter;

providing said profile data of said presenter, by said trusted party, to said acceptor; and

notifying said acceptor by said trusted party of the authenticity of said presenter during said on-line transaction and in real time, whereby said trusted party authenticates said presenter for the benefit of said acceptor and provides said profile data.

38. (Cancelled)

39. (Original) A method as recited in claim 37 wherein the presenter communicates with said trusted party and with said acceptor over the Internet.

40. (Original) A method as recited in claim 39 wherein said trusted party and said acceptor also communicate over the Internet.

41.   (Original)   A method as recited in claim 37 wherein the notifying operation regarding the authenticity of said presenter provides a definitive answer as to whether the authenticity and said profile data of said presenter are authentic or not.

42.   (Cancelled)

43.   (Cancelled)

44.   (Previously presented)   A method as recited in claim with claim 37 further comprising:

correlating, by said trusted party, a program identity number with said profile data and with said authentication data;

storing said program identity number by said trusted party; and

receiving, by said trusted party during said on-line transaction said program identity number from said acceptor.

45.   (Original)   A method as recited in claim 44 wherein said program identity number is an account number for a financial account of said presenter wherein said trusted party is a financial institution that maintains said financial account.

46.   (Original)   A method as recited in claim 37 wherein said profile data includes at least the name and address of said presenter.

47.   (Original)   A method as recited in claim 37 further comprising:

transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party provide said profile data of said presenter.

48.   (Cancelled)

49.   (Original)   A method as recited in claim 37 further comprising:

requesting said presenter, by said trusted party, for said authentication data; and

asking said presenter, by said trusted party, for permission to provide said profile data of said presenter to said acceptor.

50.   (Original) A method as recited in claim 47 wherein said providing is executed by transmitting a data authentication response message from said trusted party to said acceptor, said data authentication response message containing said profile data of said presenter.

51.   (Cancelled)

52.   (Currently Amended)   An on-line data authentication system comprising:

a presenter computer of a presenter ~~arranged~~ **programmed** to submit enrollment data and profile data to a trusted party computer of a trusted party during an enrollment process, and with which is associated authentication data during said enrollment process, wherein said authentication data is communicated between said presenter computer and said trusted party computer during said enrollment process, said authentication data being known only to said trusted party and to said presenter, said trusted party being an issuer of an account to said presenter;

said trusted party computer ~~arranged~~ **programmed** to receive said enrollment data and said profile data during said enrollment process, to verify the identity of said presenter during said enrollment process using said enrollment data, to receive said authentication data from said presenter computer during an on-line transaction, to authenticate said authentication data and to provide said profile data of said presenter to an acceptor computer during said on-line transaction;

said acceptor computer ~~arranged~~ **programmed** to conduct said on-line transaction with said presenter computer, to request of said trusted party to authenticate said presenter and to provide said profile data of said presenter; and

a directory server configured to determine the existence of said trusted party computer that is able to authenticate said presenter and to provide said profile data of said presenter during said on-line transaction and in real time.

53.   (Previously presented)   A system as recited in claim 52 wherein each of said acceptor computer and said trusted party computer are configured to communicate with said presenter via the Internet.

54.   (Previously presented)   A system as recited in claim 52 wherein the trusted party computer is configured to provide a definitive answer as to whether said presenter is authentic or not authentic.

55.   (New)   A system as recited in claim 52 further comprising:

pre-designated authentication data previously submitted by said presenter, which is stored by said trusted party computer, wherein said trusted party computer authenticates said authentication data by comparing said authentication data against said pre-designated authentication data; and

a program identity number that is correlated to said pre-designated authentication data and said profile data, wherein said trusted party computer is ~~being~~ further ~~arranged~~ **programmed** to receive said program identity number from said acceptor computer during said on-line transaction.